

CORAL GABLES HISTORY

No history of Coral Gables can be written without a picture of Merrick the Man. For Coral Gables, its design, its past and future, are Merrick. Parts of the dreamer, the poet, the lover of the land, and the builder all are present in the physical and spiritual aspects of Coral Gables today. Therefore considerable length is given in the following to: Merrick the Man.

The dreamer, the poet, the farmer, and the builder, George E. Merrick, was born June 3, 1886 at Springdale, Pennsylvania, the son of Congregational Minister Solomon Greasley Merrick and Althea Fink Merrick. When young George was one year old, his parents moved to Gaines, N. Y., where his father was pastor of the Congregational Church, and when he was eight years old, the family moved to Duxbury, Mass., where his father accepted a calling to the old Pilgrim Church. In Duxbury, he completed the grade schools and entered Partridge Academy, completing only one year of work before the family moved to Florida in 1898.

The Rev. Mr. Merrick, being in poor health aggravated by the severe New England climate, decided to move his wife and seven children to a homestead near Miami. He and young George, the eldest of the children, set out with \$800 and high hopes for the future. This was at the time of the Spanish-American War and the yellow fever scare. The two were stopped by quarantine and spent several months on the Loxahatchee River with a minister friend of George's father.

Finally they came through to Miami which was but a frontier outpost village and they located the 160 acre homestead in the high pineland southwest of Miami which they named Coral Gables. From the first shack where the family lived, they built a home of coral rock with gabled roof.

From the first, the boy George did the work of a man, clearing pineland and coral rock to make way for the planting of fruit and vegetables. It requiring several years for citrus to produce, and the family in need of subsistence, the first income was from tomatoes and other vegetables which were peddled by George to the few hundred residents of Miami and to the Flagler Royal Palm Hotel. His daily trip, started at 2 a.m., consumed four hours each way and, as he trusted directions to his horse, he studied and read, composing poetry, dreaming, and building "castles in Spain" which one day were to become the City of Coral Gables.

The father's health improved greatly and the plantation prospered to the point that the Coral Gables groves were shipping North in carload lots. It was the father's original suggestion of dividing land into five-acre plots to interest other professional men tired of winter climes. But George continued to see his castles in Spain and wide shaded streets lined with Mediterranean homes.

Until George entered Rollins College in 1907, he handled all the business of the growing plantation, doing in Miami all the buying and selling. He wanted with all his heart to be a writer, a poet, but his father believed he should become a lawyer. At Rollins his writing attracted some note and he won the Ronan medal in oratory. Also at Rollins he met C. F. "Jack" Baldwin, a fellow student, who later was of considerable help in obtaining financing for the real estate development of Coral Gables and who became one of the first City commissioners of the City of Coral Gables.

After one year's law preparation at Rollins, Merrick entered New York Law School, then part of Columbia University. He devoted far more time and thought however to his writing, winning first prize in a New York Herald-Tribune short story contest, and he was on the verge of quitting school when his father suddenly died, bringing to an abrupt end his formal education. Of necessity, he returned home to manage the family business.

From 1911 to 1920 he built up the largest and most prosperous fruit and vegetable plantation in South Florida, having at one time more than 1,000 acres in cultivation. During this period he managed to complete a book of verse "Songs of the Wind on a Southern Shore," included among which collection is the familiar "When the Groves Begin to Bear."

In 1916 Merrick married Eunice Peacock, daughter of one of the founders of Coconut Grove. (now part of the City of Miami), who came from England in 1878 and was owner of the old Peacock Inn, first tourist hotel in the Biscayne Bay Country. Eunice was educated in the Coconut Grove schools and later attended Trenton Model Finishing School for Girls.

Merrick served a deliberate apprenticeship in real estate development, always with his goal the dream of Coral Gables uppermost. In 1914 he started in the real estate business and was active in the development of North Miami Estates, South Bay Estates, Grapeland, Goulds, South Miami and Riverside Heights, among others. He built in these various sub-divisions and later in Coral Gables more than 2,000 homes.

In Merrick's own words in an interview with the Jacksonville, Florida, Times-Union (printed on June 28, 1925), he related: "For 10 years I worked night and day to build up a nucleus for the Coral Gables which consistently grew in my dreams. I never told anyone my plans as my profits in real estate grew, I bought adjoining land. The 160 acres the family originally owned increased to 300, then to 500, a thousand, and finally to 1,600.

In the same interview, Merrick said he tried to make each of his sub-divisions more attractive than the last, always setting his sights on Coral Gables as the ultimate.

In 1921, with the 1,600 acres and \$500,000 in cash, an efficient sales organization, a personal knowledge of marketing land, and, most important, with a City plan developed by Denman Find, Merrick's uncle and a foremost artist, the dreamer was ready to convert to reality. Coral Gables was planned completely on paper before the first streets were laid out in 1921.

The first lot sales were made in November 1921. Merrick brought together expert architects, city planners and engineers of national prominence and he constantly asked the counsel of Mr. Fink (now Professor of Painting at the University of Miami), who was art director for the Coral Gables Corporation and who did the original designing of such notable Coral Gables landmarks as Venetian Pool, City Hall, entrances, plazas and public buildings. Fink was the artist who conceived design and the late Phineas Paist, A.I.A., was supervising architect who carried out the plans to their completion. Frank Button was the first landscape architect. Tropical plants were imported from various points around the globe.

For two years Merrick sent his architects (including H. George Fink, A.I.A., who in 1950 is chairman of the City's Board of Supervising Architects) to the Mediterranean islands and the South Seas to study designs which he believed were the best ones adaptable to South Florida. Finally, having discovered what he wanted and having built his sales organization, Merrick was ready. But within a very short time his original \$500,000 was exhausted before the first unit of road building and beautification had been finished.

The dreamer needed financing. He went from bank to bank and, in his own words: "They called me a visionary and sometimes they were not so complimentary... I begged them for aid, but they rejected my pleas, laughing. Then, after many sleepless nights, when often I was tempted to junk the entire project, a ray of hope came out of the darkness."

Merrick referred to his accidental meeting with Jack Baldwin whom he had not seen since that year at Rollins. Baldwin, who had opened an insurance office in Miami, and Merrick caught a train to Baldwin's home office and there finally convinced the company to finance the construction of 100 homes.

Originally all construction in Coral Gables was of a mixed Spanish and Italian design which Merrick chose to call Mediterranean. He allowed no sham and even went so far as to import hand-wrought roofing tiles shaped over the knees of the artisans in Spain and Cuba. In exchange, his company sold new American tile.

Later the "villages" were built and today are noted points of interest in Coral Gables. One is an entire block of Chinese-compound type houses, another a street of American colonial, and others of French provincial and Dutch patterns. Gradually more modern architecture, but always built to blend with the original, and always strictly supervised by the architectural board, has been permitted.

Perhaps unique among the fabulous real estate developers of his day was Merrick's intense desire to create not for profit but to give all spiritual and educational advantages so necessary to the well-rounded community. In 1924 the cornerstone of Coral Gables Congregational Church was laid and is noted today as one of the most beautiful mission-type edifices in America.

Also in 1924, St. Joseph's Academy and its accompanying chapel were opened. Later it became St. Theresa School and the Church of the Little Flower, led since the beginning by Rev. Father Thomas Comber.

Later came Coral Gables Military Academy, under the direction of Col. J. R. Williams. The building today houses Merrick Demonstration School. Exmoor, a private school, was opened by Helen Hails in 1927 and operated today under that name with the same principal.

Many other churches followed and the civic club life of the community began to develop with construction of Cocoplum Woman's Club and formation of Coral Gables Woman's Club.

From the beginning of his concept, Merrick had planned a great university to link the cultures of the Americas. On March 4, 1925, he and 14 other citizens of Greater Miami applied to the circuit court for a charter for the University of Miami to be located on 160 acres donated to the institution by Merrick. The charter was granted on April 8, 1925.

This was a fabulous year. Merrick pledged \$5,000,000 to the University. Construction was started on the first building the summer of 1926, the cornerstone was laid, and the building dedicated as the Merrick Building. For more than 20 years, it remained uncompleted until 1949 when it was adapted to the present campus plan. Meanwhile the University had opened on October 15, 1926 in one building which had been designed to be the Anastasia Hotel.

Despite the tremendous financial handicaps, despite the destruction wrought by the September 1926 hurricane, the University opened with an enrollment of

1,006 (428 of whom were regularly enrolled full-time). Its proposed original endowment of \$10,000,000 vanished. Today it is common knowledge that it has thrived principally through the dauntless efforts of its first and only president, Bowman Foster Ashe, (until his recent death.)

The Coral Gables Corporation was formed in April 1925 and on April 29, the City of Coral Gables was incorporated with the first City Commission, composed principally of Corporation officers, named by the State.

Commissioners were: Merrick, corporation president; Telfair Knight, corporation vice president and general manager; C. F. "Jack" Baldwin, corporation treasurer; and F. Wingfield Webster, chairman of the corporation's executive committee.

E. E. "Doc" Dammers, who used medicine show tactics from a mule-drawn cart to sell lots and who gave away sets of dishes to purchasers, became first mayor. He was not a corporation official.

It is almost impossible today to believe the amount of funds expended in the development and the showmanship employed during this period. In 1925, building permits amounted to more than 25 million dollars. Altogether, building of about \$150,000,000 was done in Coral Gables from about 1922 to 1929. Assessed valuation (and it was believed this only represented 50 per cent of its real value) in 1925 was more than \$90,000,000.

The rapid transit system was started between Coral Gables and downtown Miami in 1925. William Jennings Bryan, who was employed at a reputed salary of \$50,000 annually to make daily speeches at Venetian Pool, addressed the crowd the day the street car entered Coral Gables, saying: "The street car is the apostle of democracy."

Rex Beach was paid to write a book "The Miracle of Coral Gables." Jan Garber's orchestra was brought to Venetian Pool and Coral Gables Golf & Country Club. Paul Whiteman's orchestra was used also.

During 1925, more than one million dollars was spent in advertising alone. Daily full-page ads were carried in all Miami newspapers. The corporation had branch offices in Miami, throughout Florida and in many eastern cities. Merrick obtained 86 30-passenger buses which traveled through the East, bringing prospective buyers to Coral Gables. More than 3,000 salesmen were working, many of whom were garbed in knickers and called "binder boys".

Gondolas and their native gondoliers were imported to add atmosphere along the Coral Gables deep waterway. Merrick made an operating agreement with John McEntee Bowman to assume the \$10,000,000 Miami Biltmore Hotel and Country Club properties, comprising the hotel, club, swimming pool, 18-hole golf course, and every luxury facility imaginable. The hotel was formally opened January 15, 1926.

All told, \$3,000,000 was spent on advertising during this period of about three to four years. Mary Garden sang opera in a tent. And it was in December 1925, that the first bond issue of \$550,000 for municipal buildings was floated.

Bond issue followed bond issue through January 1927 when 4½ million dollars was needed to complete City Hall, the Coliseum and other municipal improvements. Unrest began to develop among the people who questioned the wisdom of having the

Coral Gables Corporation and City Commission be almost one and the same. (The Corporation of course was by far the largest tax payer in the City.)

One by one, the Commissioners resigned and an election was held in 1929. But that is getting ahead of the story.

One year after incorporation, Coral Gables boasted of nearly 4,000 structures, including homes and apartments housing 2,153 families, 112 office and store buildings, 11 school buildings, 10 public buildings, 12 amusement buildings and six hotels. Douglas Entrance, estimated to cost \$1,000,000, was being constructed by John B. Orr. Former Governor of Ohio Myers Y. Cooper, with a group of Cincinnati industrialists had completed the first 80 of a development of homes at a cost of \$3,000,000.

Two of the largest contracts ever let in Florida, calling for a total of \$3,300,000, were awarded in 1926 to W. T. Price Inc. for the construction of paved streets and sidewalks and to T. T. Sweet Dredging Co., Inc. for dredging in connection with the creation of waterways and roadbeds. At this time there already were 100 miles of paved streets, with 31 miles more nearing completion; it had also 125 miles of sidewalks with 150 more underway.

At the suggestion of Merrick, who believed strongly in the "congealing influence on our civic life" of such an organization, the Coral Gables Chamber of Commerce was founded on July 22, 1925, with Merrick as honorary president and F. Wingfield Webster temporary president. Shortly thereafter Frederick J. O'Leary was elected to the office.

Organization took place at Venetian Pool and Casino. A far cry from the sedate business meetings of today, the occasion was marked by Jan Garber's orchestra playing in the moonlit patio. Refreshments were provided by Merrick. E. G. Sewell, then president of the Miami Chamber of Commerce, addressed the crowd. First directors who remain members of the organization today were: C. F. Baldwin, H. George Fink, Clifton D. Benson, and Edward L. Semple, who in 1950 is Coral Gables City attorney.

Early records of the Chamber of Commerce show there were 592 business licenses for 106 distinct lines of business issued by October 31, 1926. On November 5, 1926 the Bank of Coral Gables had \$1,400,000 on deposit and a \$35,000 surplus. The Coral Gables First National Bank, associated with the First National Bank group of Miami, opened that same month.

In 1926 there were 1,475 telephone instruments in Coral Gables, this figure having increased from 40 in January 1925. In 1926 there were approximately 2,000 electric meters within the city limits.

The year 1927 was marked by the Seaboard Air Line Railway entering the Coral Gables area in March by the formal opening of Douglas Entrance in May, by the first University commencement in June when four transfer students received their degrees. On November 9 the cornerstone of the new City Hall was laid. Previously the affairs of the City were conducted from a building at the corner of Alhambra Circle and Salzedo Street which today houses the American Legion Post 98. On November 10 the magnificent Coliseum on Douglas Road was dedicated.

By 1927 Merrick and his Coral Gables plan had attracted international attention. Oxford University, among other institutions, used Coral Gables as a model in courses in city planning. Merrick was decorated by King Alphonso of Spain in 1927, through the Spanish Ambassador in Washington, for his Coral Gables

Spanish architectural expression, and was made, by King Alphonso, Don of the Order of Isabella De Catolica. The same decoration was given American Ambassador Alexander Moore.

Years later, in a speech before a civic group, Merrick laughingly referred to the decoration, saying he always had been an admirer of Isabella because "she was the only woman who gave that fellow, Columbus, a hand-out when he needed it."

No one was giving Merrick a hand-out then. The financial collapse following the 1926 hurricane and subsequent cessation of Florida buying brought about financial disaster for Merrick personally. He and his wife voluntarily put all of their assets, including everything outside of their Coral Gables holdings, into their endeavour to complete the Coral Gables Plan and to hold it together as a City entity. Thereafter the control of Merrick's vast realty holdings passed into other hands.

Baldwin had resigned as a City Commissioner December 3, 1926 and E. T. Purcell was appointed to fill out his term. Previously on November 10, 1926, Telfair Knight had resigned, his vacancy being filled by Don Peabody. In April 1928 an informal nominating election was called to "permit the electorate to express their preferences" and the commissioners bound themselves to resign and appoint new members nominated.

Therefore Peabody, Purcell, and Webster resigned and P. E. Montanus (elected mayor), F. E. Kane, and J. W. Whitley were named. Mayor Dammers then resigned and Charles M. Moon was elected to the Commission. Merrick was the only hold-over retained by popular vote but on June 5, 1928 he was expelled from the Commission and A. H. Simmons later was appointed to fill this vacancy on June 17, 1928.

It must be remembered that Merrick was steadfast in his belief that the Coral Gables Plan should be completed, no matter what the cost. During this period of acute depression, there doubtless was considerable dissension between him and those whose watchword was economy. The announced reason for his expulsion however was merely his lack of attendance at Commission meetings.

City Hall, the nucleus of Merrick's dream city, was opened February 24, 1928 and the man responsible for its creation was removed from all official connection.

The City was re-incorporated under a new charter in 1929 and the first formal election was held June 11, 1929 with the following results: C. Lee McGarr, mayor; Commissioners M. B. Garriss, H. Roger Jones, Vincent D. Wyman, and John K. Tilton. Mr. Jones resigned September 8, 1930 and was replaced on September 17 by Frank E. Bryant.

In the Fall of 1929 Alfred E. Smith and associates purchased the Miami Biltmore Hotel properties, operating them until September 1931, when Col. Henry Doherty assumed control.

By 1929 Coral Gables had increased to 10,000 acres from the original homestead of 160 acres. An area of more than two square miles, roughly between Bird Road and Coral Way and west of Red Road, was annexed in 1929 and was called the Central Miami subdivision. "Doc" Dammers was claiming at that period that

this area someday would be the heart, the center of population of Greater Miami. In 1935 all property west of Red Road was removed from Coral Gables by exclusion suit.

By 1930, Coral Gables was approaching its all-time financial low. The Federal census that year showed a population of 5,697 and by the end of that year the City was in complete default, with nearly nine million dollars in obligations.

Mrs. Merrick's father died in 1930, leaving property on Matecumbe Key to her. There the Coral Gables founder and his wife started and operated for several years a small fishing camp.

The City which in one year had built more than \$25,000,000 in new construction faced the steady decline in all building for a few years. In 1930 permits amounted to \$286,300; in 1931, \$140,919; and in 1932, only four new buildings were constructed and total permit value was \$71,605.

But by 1935 Coral Gables took a new lease on life and building permits mounted to \$496,677 with 53 new buildings commenced. After 1936 and until the war years' building ban, only one year's permits dropped below the million dollar mark.

It is interesting here to note that while other cities throughout the nation were eagerly grasping for new building, to the point that cheap construction often was the rule rather than the exception, Coral Gables never relaxed its rigid zoning, architectural and building standards which had been set up by Merrick. There have been frequent instances of proposed new enterprises being turned away because their plans simply did not fit into the Coral Gables Plan.

Vincent D. Wyman was elected Mayor in June 1931 and his fellow commissioners were: Frank E. Bryant, Joe A. Yates, M. B. Garriss, and C. Lee McGarr. Wyman was re-elected in 1933, as were Bryant and Garriss. Roscoe E. Brunstetter and Paul D. McGarry were added as new commissioners that year.

Brunstetter became mayor in 1935, serving with Hollis Rinehart, Jr., Martin B. Avery, Garriss and McGarry. It was during the term of this commission on January 1, 1937 when the total City indebtedness, including past due interest, amounted to \$11,183,606.35, that the refunding plan was adopted, with 94% of the total debt refunded.

This plan provided for the issuance of refunding bonds for one-half the outstanding principal, and Tax Participation Certificates for the remaining one-half of the principal and the unpaid interest to January 1, 1937. For the service of the bonds, the creation of a sinking fund, and secondarily for the retirement of the Tax Participation Certificates, the City agreed to levy annually a minimum millage on full fair value of all property within its limits (except as to second series securities which excludes property exempt under the homestead exemption amendment) as follows: 6 mills first five years; 7 mills next five years; 7½ mills next ten years; and 8 mills thereafter through 1977.

It is not the purpose of this history to explain in detail the highly complicated financial re-organization of Coral Gables. As proof however of the economy exercised and of the progress made by the City, it was estimated in 1950 that holders of the Tax Participation Certificates will receive a return of about \$29 per \$1,000, whereas in 1937 and 1938 the return was approximately \$2.

Late in 1934, Merrick re-entered real estate as president of George E. Merrick, Inc. Mrs. Merrick today recalls that he promised he would conduct the re-established business on only a modest scale. But it was impossible for Merrick to operate on a small scale. He cared little or nothing about money itself but his mind was as great as his physique and he could not think in small terms.

Consequently, he rented one-half of his original Administration Building at the intersection of Coral Way and Ponce de Leon Blvd., and within a very short time, he had branch offices throughout Greater Miami and in other Florida east coast cities.

To old-timers who admired and loved him, it was gratifying to see Merrick stage his comeback. In 1935 he was appointed by Governor Dave Sholtz as a member of the Dade County Planning Council; he was elected chairman, serving as such from 1935-39. He also was head of the Dade County Zoning Commission from 1937 to 1939 and, under his chairmanship, the Dade County Zoning Code, model for country area codes in the United States, was developed.

Paul D. McGarry became Mayor in June 1937. Serving with him as commissioners were: Rinehart and Avery, Col. P. J. O'Shaughnessy, and W. Keith Phillips.

In 1939 the same Mayor and Commission, with the exception of Avery, was re-elected. Joe W. Whitley filled his vacancy. Later however, after a recount of the June election, Rinehart was unseated and Wallace A. Bell seated in his place.

A municipal bankruptcy action, designed partly to bring into line the small percentage of creditors who had opposed the City's re-financing program, was instituted in June 1940. The action however was lost in United States Supreme Court in February 1944. There was of course considerable dissension during this period but the City Government was noted as being clean, the City continued to progress and total tax millage subsequently was reduced to 21 in 1946. True assessed valuations now were used and gradually increased during the '30s and '40s.

In February 1940 Merrick was recommended for appointment as Postmaster of Greater Miami by Congressman A. Pat Cannon after he had received highest rank of 66 applicants who took the competitive Civil Service examination for the post. He took office June 1, 1940.

At the Chamber of Commerce annual dinner in celebration of the City's fifteenth birthday in 1940, Merrick was awarded a life membership in the Chamber. He addressed the crowd, with tears rolling down his cheeks, as he spoke on the subject "What's Coming." Illustrative of the scope of his mind, he said: "Coral Gables will have a population of 30,000 within 20 years and it will become the trade center for at least 100,000 population". He predicted an early enrollment of at least 5,000 at the University of Miami. He pleaded with his listeners to "stick with the fundamentals", defining Coral Gables as (1) Romance, (2) Beauty, (3) Inspiration, and (4) Home.

In the same address, Merrick emphasized the ever close relationship between Coral Gables and its University. He called attention to the great strides being made to develop Fairchild Tropical Garden (which is, contrary to the erroneous belief of some, in Coral Gables) and he urged the creation of his original concept of an accompanying International Garden of Color.

The great man who had lost all his money but none of his soul died on March 26, 1942. Services were held at Plymouth Congregational Church in Coconut Grove which he had helped to build. Active pallbearers were his fellow workers in the Post Office. Honorary bearers were Coral Gables Mayor Joe Whitley (elected in 1941), Commissioners Bell, Phillips, Andrew T. Healy and Thomas C. Mayes; members of the Dade County Planning Board and Directors of Fairchild Tropical Garden. He was laid to rest in Woodlawn Cemetery on the edge of his beloved Coral Gables.

The man who had wished with all his heart to devote his later years to writing never had the opportunity. As his uncle and friend Denman Fink said: "We talked of it (Coral Gables) for years before it started...money never entered into it. I don't think he ever knew or cared how much money he had. He would have been a great influence as a writer."

Coral Gables became almost overnight a huge barracks with the advent of war. The University housed and trained, with Pan American Airways, American and RAF navigators, and later conducted a Navy training program. An aviation training program by Embry-Riddle Company on government contract was set up and some 40 buildings were used to house and train this contingent. The world-famous Miami Biltmore Hotel properties were sold to Uncle Sam and became an Army Hospital and Nurses' Home. (After the War the hospital was leased to the Veterans Administration and in 1950 remains a Veterans Hospital.)

The Country Club of Coral Gables opened its doors without charge to all men and women in uniform. Thousands upon thousands who never before had seen Florida were given the hospitality of Coral Gables.

Thousands of local men and women were gone too and the entire character of the town changed. The war-time bustling atmosphere prevailed, businesses naturally prospered, and the Number One Problem for some time to come was housing.

Meantime Mr. Healy had resigned from the City Commission in March 1942, and was replaced by Dennis A. Cray, appointed to fill the vacancy.

Thomas C. Mayes became Mayor on April 13, 1943, his Commission being composed of Bell, Phillips, Whitley and Andrew N. Houston. Mr. Whitley, who had been associated since the beginning with the real estate development of Coral Gables, died in May, 1943, and Frank N. Holley, Jr., who had sold real estate for the old Corporation and who later opened a chain of five and ten cent stores throughout the county, was named in his place.

Mr. Bell died in January 1945, and Denis V. Renuart, pioneer lumber yard owner, filled the vacancy.

Mayes was re-elected Mayor in April 1945, with Commissioners Holley, Houston, Phillips, and Paul H. Brinson.

On April 8, 1947, W. Keith Phillips, for years a civic leader of Greater Miami, became Mayor. Andrew T. Healy was returned to the Commission and also elected were David H. Hendrick, Holley and Mayes.

Phillips was re-elected on April 12, 1949 and serving with him: Healy, Hendrick, Mayes, and Fred B. Hartnett.

Some of the old-timers who had experienced the 1925 boom must have said to themselves, "This is where I came in", as Coral Gables entered the post-war years. As soon as the building ban was lifted in 1944, the scramble started and that year saw \$1,312,390 in permits issued by the City. The figure rose each year through 1947 when the City's building inspection department chalked up \$12,065,399, including more than \$5,000,000 spent by the University of Miami, with the aid of a government loan, on finally developing its original campus.

Patient waiting of more than 20 years was bearing fruit. The University's enrollment had increased gradually each year and the institution had occupied a series of hotel and apartment buildings. Now Dr. Ashe and his associates were ready to use that 160 acres Merrick had given more than 20 years ago.

The campus was expanded by purchase of property to 245 acres and, instead of the 5,000 enrollment predicted by Merrick, there were in 1950 approximately 10,000 students from 46 states and from 30 foreign countries or United States territories.

Throughout the University's history, the City of Coral Gables has lent financial support to the institution, recognizing, as had its founder, the tremendous benefits derived from its location in Coral Gables.

In January 1950 a survey by Southern Bell Telephone Company claimed a permanent population for Coral Gables of 23,000. At this writing the Federal census has not been completed, however, and other estimates have ranged from 18,000.

The same survey revealed a trading area of 32,000 households within a radius of three miles from the central business district of Coral Gables and a trading area population of 110,000. An added inducement to shoppers to visit Coral Gables was provided through development of four blocks of Coral Way in Coral Gables into a "Miracle Mile" of fine shops. In 1950 along Ponce de Leon Blvd., the other principal business street, on many side streets and on "the mile", there are hundreds of retail and service establishments.

In 1950 the City of Coral Gables issued more than 2,300 occupational licenses. Building permits continued to mount, with emphasis being placed on individual residences occupied by their owners. The tax assessor's office in March 1950 estimated that, of the 3,700 individual residences, at least 3,000 were owner-occupied. (This does not include several hundred apartment and duplex buildings with several thousand units.)

Two banking institutions, Coral Gables First National Bank, and Florida National Bank at Coral Gables, had combined deposits of approximately \$36,000,000 in 1950. The latter bank opened in Coral Gables on December 28, 1944. The two have combined accounts of about 19,000.

Coral Gables Federal Savings & Loan Association opened in 1934 and in 1935 listed resources of \$49,120.96. On December 31, 1949 this institution boasted of \$13,989,351.44 share-savings accounts held by 5,814 shareholders.

Coral Gables has in 1950 a true assessed valuation of approximately \$52,000,000, including improved, unimproved and personal property.

In 1950 there are 7,207 connected electric meters, according to records of Florida Power & Light Company, and 6,220 of these are residential. There were at the close of 1949, 14,629 telephones within the city limits. According to Southern Bell Telephone Company, the Coral Gables area has had the greatest

backlog of telephone service applications in the Greater Miami area and early in 1950 a new central office and exchange were installed to care for part of these.

Coral Gables' three public schools: Coral Gables Elementary, Merrick Demonstration, and Ponce de Leon High School, enrolled 2,982 pupils in 1949-50. A new high school is under construction at this time. St. Theresa School has 1,100 students and Exmoor private school in 1950 has 148.

Twenty-five years after "Merrick's Miracle" became a city, Coral Gables presents a well-rounded picture of landscaped beauty, lovely homes from modest bungalows to palatial estates, hundreds of good stores, a clean thriving industrial section, schools, clubs, churches, and the best in public recreational facilities.

The picture is far from complete. There is extensive land yet to be developed - - but always in the right way, the Merrick way. For Coral Gables is George E. Merrick's perpetual monument.

Written: Mary T. Moore
Coral Gables Chamber
of Commerce
1950